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Aparchit 27 January English Super Current Affairs MCQ with Facts 2024
By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which bank has become the first lender in the country to achieve the milestone of 20 million credit cards in force?

- A) Yes Bank
B) HDFC Bank
C) Axis Bank
D) ICICI Bank

Answer : B

- ✓ HDFC Bank, India's largest private sector bank, has become the first lender in the country to achieve the milestone of 20 million credit cards in force.
- ✓ The lender forayed into the credit card business in 2001 and hit the 10-million mark in 2017. The next 10 million issuances came in a little over six years.
- ✓ HDFC Bank is the largest issuer of card issuers in the country.
- ✓ HDFC Bank is followed by SBI Card, ICICI Bank, and Axis Bank, in terms of the number of credit cards issued

HDFC BANK IN NEWS 2023-24

- LIC gets RBI nod for 9.99% stake buy in HDFC Bank.
- HDFC Bank first lender to issue 20 million credit cards.
- HDFC Bank approves re-appointment of Atanu Chakraborty as chairman for 3 years.
- HDFC Bank has recently raised Rs 7,425 crore through infrastructure bond issue.
- Reserve Bank of India has approved the reappointment of Sashidhar Jagdishan as HDFC Bank MD & CEO for a period of three years.
- HDFC Bank Launches India's First Co-Branded Hotel Credit Card named 'Marriott Bonvoy HDFC Bank Credit Card' in partnership with Marriott International.
- HDFC Bank's Sashidhar Jagdishan is highest paid bank CEO in FY23 with Rs 10.55 crore pay.
- HDFC Bank overtakes SBI in CRISIL's corporate banking ranking for 2023.
- Food delivery platform Swiggy has joined hands with HDFC Bank to launch a co-branded credit card.
- HDFC BANK
- Founded : 1994



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Q.2. With reference to the PM Young Achievers Scholarship Award Scheme (PM YASASVI), consider the following statements:

1. It is a scholarship scheme for Other Backward Classes (OBCs), Economically Backward Classes (EBCs), and Denotified Nomadic Tribes (DNTs) students.
2. Under it, students can avail of Pre-Matric Scholarships and Post-Matric Scholarships for their education.
3. It will be available for studies both in India and other countries.

How many of the statements given above are correct?

- | | |
|--------------|-------------|
| A) Only one | B) Only two |
| C) All three | D) None |

Answer : B

- ✓ A total of ₹32.44 Crore has been released for Pre-matric Scholarships and ₹387.27 Crore for Post-Matric Scholarships to States/Union Territories (UTs) under the PM YASASVI scheme in 2023.
- ✓ About PM Young Achievers Scholarship Award Scheme (PM YASASVI):
- ✓ It is a scholarship scheme for Other Backward Class (OBCs), Economically Backward Class (EBC), and Denotified Nomadic Tribes (DNT) students.
- ✓ Under this scheme, students can avail of Pre-Matric Scholarships from Classes 9 to 10 and Post-Matric Scholarships for their higher education at the post-matriculation or post-secondary level.
- ✓ Other Backward Class (OBC), Economically Backward Classes (EBC), and Denotified, Nomadic, and Semi-Nomadic Tribes (DNT)
- ✓ Parents or guardians annual income is not more than Rs. 2.50 Lakhs.
- ✓ Studying in a Top Class School in Class 9 or 11.
- ✓ Entitlement: Upto Rs. 75,000 p.a. for Class 9/10, Rs. 1,25,000 p.a. for Class 11/12, covering the school tuition fee/hostel fee.



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- ✓ Implementing Agency: Department of Social Justice and Empowerment, Ministry of Social Justice and Empowerment

Q.3. Which of the following agencies are eligible for financial assistance under the Market Access Initiative (MAI) Scheme?

1. Indian Missions abroad
2. Export Promotion Councils
3. Commodity Boards
4. Individual Exporters

Select the correct answer using the code given below:

- A) 1 and 3 only B) 2, 3 and 4 only
C) 1, 2 and 4 only D) 1, 2, 3 and 4

Answer : D

- ✓ Ahead of the interim Budget 2024, exporters have urged the government to allocate funds worth \$3.88 billion for the Market Access Initiative (MAI) scheme.
- ✓ About Market Access Initiative (MAI) Scheme:
- ✓ It is an export promotion scheme envisaged to act as a catalyst to promote India's exports on a sustained basis.
- ✓ The scheme is formulated on focus product-focus country approach to evolve specific markets and specific products through market studies and surveys.
- ✓ Under the Scheme, the level of assistance for each eligible activities has been fixed.
- ✓ The following activities will be eligible for financial assistance under the Scheme:
- ✓ The funding for each project will be on cost-sharing basis with the sharing pattern ranging from 65% to 50% at the minimum.
- ✓ It is administered by the Ministry of Commerce and Industry, Government of India, through the Directorate General of Foreign Trade (DGFT).

Q.4. Which finance company will lend up to ₹1.2 trillion for the installation of rooftop solar panels under the Pradhan Mantri Suryoday Yojana?

- A) REC Ltd B) NTPC Limited
C) State Bank of India D) JSW Energy



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Answer : A

- ✓ State-run REC Ltd 'a Maharatna power finance company' will lend up to ₹1.2 trillion for the installation of rooftop solar panels under the Pradhan Mantri Suryoday Yojana.
- ✓ The company has been designated as the programme implementation agency for the implementation of the scheme and its board of directors has approved letters of credit of about ₹15,000 crore each for eight central public sector undertakings would set up the rooftop panels across states.
- ✓ One solar city in each state of the country by 2070.
- ✓ The country's first solar city Sanchi in Madhya Pradesh.

REC LTD IN NEWS 2023-24

- REC will lend up to ₹1.2 trillion for the installation of rooftop solar panels under the Pradhan Mantri Suryoday Yojana.
- REC Limited issues inaugural Yen Denominated Green Bonds aggregating to 61.1 Billion Japanese Yen.
- REC sets ₹1 lakh crore sanction target for infrastructure space including roads and highways in FY24.
- REC Invests Rs. 35,000 Cr In Multi-Modal Projects With Rail Vikas Nigam For 5 Years.
- REC Honoured with 'Best Employer in Diversity & Inclusion' Award by Assocham.
- RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to Rs 30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- REC Ltd gets Golden Peacock Award for Disaster Management.
- REC Limited, the Maharatna Central Public Sector Enterprise launched a SUGAM REC mobile application.
- REC Limited and Punjab National Bank have signed an MoU to explore funding possibilities in the Power Infrastructure and logistics sectors.
- The consortium arrangement will co-finance loans worth Rs 55,000 crores over the next three years.
- REC Ltd has become the 12th company to attain the Maharatna status
- REC Limited, formerly Rural Electrification Corporation Limited
- Founded : 1969
- Headquarters : New Delhi
- CMD : Vivek Kumar Dewangan



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- REC was formerly known as Rural Electrification Corporation Limited.
- REC Limited is an NBFC focused on financing and development of the power sector across India.
- REC Limited has also recently started services in the financing infrastructure and logistics sector.
- REC funding lights every fourth bulb in India. REC is a 'Maharatna' company under the Ministry of Power.

Q.5. The Reserve Bank of India has approved the Life Insurance Corporation of India's (LIC) application to acquire up to 9.99 percent aggregate holding of paid-up share capital in which bank?

A) ICICI Bank

B) Yes Bank

C) HDFC Bank

D) Axis Bank

Answer : C

- ✓ Reserve Bank of India has approved insurance behemoth Life Insurance Corporation of India's (LIC) application to acquire up to 9.99 percent aggregate holding of paid-up share capital in HDFC Bank.
- ✓ RBI has allowed LIC to acquire an additional 4.8% stake in HDFC Bank, raising its total stake to 9.99% by January 24, 2025. LIC owned a 5.19% stake in HDFC Bank as of December 2023

LIC IN NEWS 2023-24

- LIC gets RBI nod for 9.99% stake buy in HDFC Bank.
- LIC emerged as the most valued Indian PSU firm, surpassing SBI.
- (LIC) is planning to acquire up to 10 percent equity stake in a company promoted by the National Housing Bank (NHB)
- Life Insurance Corporation of India (LIC) has appointed S Sundar Krishnan as Chief Risk Officer (CRO), replacing Pratap Chandra Paikarai
- Life Insurance Corporation of India (LIC) has launched a special scheme, named Jeevan Utsav.
- Siddhartha Mohanty appointed as Chairman of LIC Until June 2024.
- LIC Raises Stake in Tech Mahindra to 8.88% Through Open Market Transactions.
- LIC to divest 60.72% share in IDBI Bank.
- Life Insurance Corporation of India (LIC)
- Founded : 1956
- Headquarters : Mumbai



- Chairman : Siddhartha Mohanty
- It is India's largest life insurance company and also the country's largest investment company.
- Authorised Capital of LIC - Rs 25,000 Crore

Q.6. Which food delivery company received the certificate of authorization from RBI to operate as a payment aggregator?

- A) Zomato
- B) Swiggy
- C) Food panda
- D) Domino's

Answer : A

- ✓ Zomato receives RBI nod to operate as payment aggregator
- ✓ Food delivery major Zomato's subsidiary has received the certificate of authorization from RBI to operate as a payment aggregator.
- ✓ The company's wholly-owned subsidiary Zomato Payments Pvt Ltd (ZPPL) has been incorporated to carry out the business as payment aggregator and issuer of pre-paid payment instruments.
- ✓ Earlier, players such as Razorpay, Tata Pay and Cashfree bagged similar payment aggregators licenses. The Gurugram-based food delivery major had, last year, announced a partnership with ICICI Bank to launch its own payments business, Zomato Pay.
- ✓ ZOMATO
- ✓ Founded : July 2008
- ✓ Founders : Deepinder Goyal & Pankaj Chaddah
- ✓ Headquarters : Gurgaon, Haryana
- ✓ CEO : Deepinder Goyal

Q.7. Consider the following statements regarding BrahMos:

1. It is a supersonic cruise missile that can be launched from land, sea and air.
2. It has a range of more than 1000 kilometers.

Which of the statements given above is/are correct?

- A) 1 only
- B) 2 only
- C) Both 1 and 2
- D) Neither 1 nor 2



Answer : A

- ✓ India is all set to begin the export of ground systems for the BrahMos supersonic cruise missiles to the Philippines.
- ✓ About BrahMos:
- ✓ It is a supersonic cruise missile that can be launched from land, sea, and air.
- ✓ It has been developed by Brahmos Aerospace, a joint venture of India and Russia.
- ✓ It is named after the rivers Brahmaputra (India) and Moskva (Russia).
- ✓ Features:
- ✓ It is a two-stage missile with a solid propellant booster engine as its first stage, which brings it to supersonic speed and then gets separated. The liquid ramjet, or second stage then takes the missile closer to 3 Mach speed in the cruise phase.
- ✓ It is one of the fastest cruise missiles currently operationally deployed, with a speed of Mach 2.8, which is nearly three times more than the speed of sound.
- ✓ It has a launch weight of 2,200-3,000 kg.
- ✓ The extended-range variant of the missile can strike land and sea targets at a maximum range of 400 to 500 kilometers with supersonic speed all throughout the flight.
- ✓ It has an inertial navigation system (INS) for use against ship targets, and an INS/Global Positioning System for use against land targets

Q.8. Consider the following statements regarding the Armado, recently seen in the news:

1. It is India's first Armoured Light Specialist Vehicle (ALSV).

2. It is indigenously built by the Defence Research and Development Organisation (DRDO).

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ The new Mahindra Armado recently made its first appearance at the Republic Day Parade.
- ✓ About Armado:
- ✓ It is India's first Armoured Light Specialist Vehicle (ALSV).



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- ✓ It is a fully indigenous vehicle designed and built by the Mahindra Defence Systems (MDS) for the Indian armed forces.
- ✓ It can be used in counter-terrorist and special forces operations. It can also be used by quick reaction teams, as a reconnaissance vehicle and for patrolling the borders.
- ✓ Above the standard 1,000 kg load capacity, the ASLV can carry another 400 kg.
- ✓ Armado takes just 12 seconds to accelerate from 0 to 60 kmph, and runs at a speed of more than 120 kmph.

Q.9. Consider the following statements regarding the Nilgiri Biosphere Reserve (NBR):

1. It is located in the Eastern Ghats.
2. It was the largest protected forest area in India.

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : A

- ✓ More than 300 vultures were recorded in the recently completed synchronous vulture survey in the Nilgiri Biosphere Reserve (NBR).
- ✓ About Nilgiri Biosphere Reserve (NBR):
 - ✓ Location:
 - ✓ It is located in the Nilgiri Mountains of the Western Ghats.
 - ✓ It encompasses parts of Tamil Nadu, Kerala, and Karnataka.
 - ✓ It was the first biosphere reserve in India, established in 1986.
 - ✓ The total area of the reserve is 5,520 sq. km. It is the largest protected forest area in India.
 - ✓ The Mudumalai Wildlife Sanctuary, Wyanaad Wildlife Sanctuary, Bandipur National Park, Nagarhole National Park, Mukurthi National Park, and Silent Valley are the protected areas present within this reserve.
 - ✓ It is India's first biosphere reserve under UNESCO's Man and the Biosphere Programme.

Q.10. Which of the following countries have conducted 'Desert Knight' exercise over the Arabian Sea?

- A) India, France, and UAE B) India, UK, and UAE
C) USA, France, and UAE D) India, USA, and UAE

Answer : A



- ✓ India, France, and the United Arab Emirates (UAE) carried out a mega air exercise over the Arabian Sea against the backdrop of rising global concerns over Houthi militants targeting several commercial vessels in the strategic waterways in the region.
- ✓ The ‘Desert Knight’ exercise featured several frontline aerial assets and combat jets of the air forces of the three countries.
- ✓ The Indian Air Force (IAF) component at the drills consisted of Su-30 MKI, MiG-29, and Jaguar fighter jets besides AWACS (airborne early warning and control aircraft, C-130-J transport plane, and air-to-air refuelling aircraft).
- ✓ The main focus of exercise ‘Desert Knight’ was enhancing synergy and interoperability between the three air forces,” the Indian Air Force

Q.11. Which country will open the first alcohol store in its capital that will exclusively serve non-Muslim diplomats?

- A) Saudi Arabia
- B) Syria
- C) UAE
- D) Iraq

Answer : A

- ✓ Saudi Arabia will open its first alcohol store in the capital Riyadh which will serve exclusively non-Muslim diplomats.
- ✓ Customers will have to register via a mobile app, get a clearance code from the foreign ministry, and respect monthly quotas with their purchases.
- ✓ Alcohol has been available only through diplomatic mail or on the black market

Q.12. Who has been invited by the Ministry of Defence as “Special Guests” to witness the Republic Day Parade, 2024 at Kartavya Path, New Delhi?

- A) Ujjawal Yojana beneficiaries
- B) PM Vishwakarma beneficiaries
- C) Ram Temple’s workers
- D) Chandrayaan-3’s Team

Answer : B

- ✓ PM Vishwakarma beneficiaries invited as “special guests” to witness the Republic Day Parade 2024
- ✓ The beneficiaries under the PM Vishwakarma Scheme have been invited by the Ministry of Defence as “Special Guests” to witness the Republic Day Parade, 2024 at Kartavya Path, New Delhi.
- ✓ The PM Vishwakarma Scheme was launched on 17.09.2023 by the Prime Minister of India.



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- ✓ This is a holistic scheme that provides end-to-end support to the artisans & craftspeople belonging to 18 trades. As on date, a total of 2,85,420 applications have been registered successfully under the scheme.
- ✓ 256 beneficiaries of PM Vishwakarma scheme, along with their spouse, are attending the Republic Day Event on 26th January 2024. These beneficiaries belong to rural and urban areas of 20 States, including North Eastern States and 4 Union Territories. Few of them are from Aspirational districts.
- ✓ There are 108 female artisans and 148 male artisans, who represent the trades covered under the scheme.

Q.13. India's second VLF communication station will be set up in which state?

A) Haryana

B) Kerala

C) Telangana

D) Karnataka

Answer : C

- ✓ India's second VLF communication station to come up in Telangana
- ✓ The State government has transferred 1,174 hectares of forest land under the Damagudem Reserve Forest near Pudur village in Vikarabad district to the Indian Navy to set up India's second Very Low Frequency (VLF) radar station.
- ✓ The Navy had been in discussions with the State government since 2010, but the allocation of land faced delays under the previous governments.
- ✓ The Union Forest and Environment Department approved the Navy's proposals in 2014. Campa funds of ₹133.54 crore were allocated for the transfer of forest land, and the Navy contributed ₹18.56 crore for land conservation measures.
- ✓ This marks the second VLF station in the country, with the first being the INS Kattabomman Radar Station at Vijayanarayanam in Tirunelveli district, Tamil Nadu, operational since 1990

Q.14. Which state will setup World's First 'Black Tiger Safari' in the state?

A) Assam

B) Kerala

C) Rajasthan

D) Odisha

Answer : D

- ✓ Odisha to Setup World's First 'Black Tiger Safari'
- ✓ Odisha Chief Minister Naveen Patnaik has unveiled plans for the establishment of the world's first 'black tiger safari' near the Similipal Tiger Reserve (STR) in Mayurbhanj.



- ✓ This visionary project aims to provide tourists and visitors with a rare glimpse of the melanistic tigers, commonly known as black tigers, recently spotted at the Similipal National Park.

Q.15. What is the theme of the 2024 Republic Day Parade?

- A) India - Mother of Democracy and Viksit Bharat
- B) Women Empowerment
- C) Atmanirbhar Bharat (Self-reliant India)
- D) Technology and Innovation

Answer : A

- ✓ This year's Republic Day themes are- 'Viksit Bharat' (Developed India) and 'Bharat- Loktantra ki Matraka' (Bharat - The Mother of Democracy).

Q.16. Which dance form is showcased by a cultural troupe from Northeastern India during the parade?

- A) Bharatanatyam
- B) Bihu
- C) Odissi
- D) Kuchipudi

Answer : B

- ✓ Bihu is a traditional dance form from Northeastern India, and it is often showcased by cultural troupes during the parade.

Q.17. What is the traditional venue for the Republic Day Parade?

- A) India Gate
- B) Red Fort
- C) Kartavyapath
- D) President's House

Answer : C

- ✓ President Droupadi Murmu with chief guest French President Emmanuel Macron, Vice President Jagdeep Dhankhar and Prime Minister Narendra Modi leaves after the 75th Republic Day function, at the Kartavya Path in New Delhi, on January 26, 2024.

Q.18. When is the International Holocaust Remembrance Day observed globally?

- A) 26 January
- B) 27 January
- C) 25 January
- D) 24 January



Answer : B

- ✓ International Day of Commemoration in memory of the victims of the Holocaust (International Holocaust Remembrance Day) is observed on 27 January every year since 2006 to commemorate the anniversary of the tragedy of the Holocaust that occurred during the Second World War.
- ✓ A genocide occurred during World War II in which Nazi Germany, aided by its collaborators, systematically murdered some six million European Jews, around two-thirds of the Jewish population of Europe, between 1941 and 1945.
- ✓ Purpose: United Nations designated the day in 2005 to serve as a date for official commemoration of the victims of the Nazi regime and to promote Holocaust education throughout the world.
- ✓ Theme 2024 : "Fragility of Freedom."

STATIC GK Based Current Affairs MCQs 27 January 2024

Q.1. Venki Ramakrishnan shared the 2009 Nobel Prize in which field with Thomas Steitz and Ada Yonath?

- A) Physics
- B) Chemistry
- C) Literature
- D) Medicine

Answer : B

- ✓ Venki Ramakrishnan shared the 2009 Nobel Prize in Chemistry with Thomas Steitz and Ada Yonath.
- ✓ Prize motivation: " for studies of the structure and function of the Ribosome".

Q.2. The Bihari Puraskar is one of the three literary awards instituted by the __ in 1991.

- A) Infosys Foundation
- B) KK Birla Foundation
- C) Wipro Foundation
- D) Pirojsha Godrej Foundation

Answer : B

- ✓ Bihari Puraskar is a literary award instituted by K. K. Birla Foundation in 1991.
- ✓ The award is named after the famous Hindi poet Bihari and is awarded to an outstanding work published in Hindi or Rajasthani by a Rajasthani writer in the last 10 years.



Q.3. Mufin finance, one of the leading NBFC's has received in principle RBI approval for issuance of semi close prepaid payment instruments. Identify the correct statement regarding NBCF's

- I. NBFC cannot accept demand deposits.
- II. NBFC's do not form part of the payment and settlement system.
- III. NFC scan issue cheques drawn on itself.

- A) Only I
- B) Only III
- C) Both I and II
- D) Both II and III

Answer : A

- ✓ The two statements:
- ✓ NBFC cannot accept demand deposits.
- ✓ NBFC's do not form part of the payment and settlement system. are true.

Q.4. Which of the following is the goalpost of payments vision 2025?

- A) integrity
- B) inclusion
- C) innovation
- D) all of the above

Answer : D

Q.5. Which of the following is the current Union Minister of Women and Child Development?

- A) Smriti Zubin Irani
- B) Bhupender Yadav
- C) SarbanandaSonowal
- D) Dharmendra Pradhan

Answer : A

Q.6. Recently, Safran has recently announced to establish the largest and the first aircraft engine MRO facility in Hyderabad, Telangana?

- A) Japan
- B) Russia
- C) France
- D) United States

Answer : C

Q.7. In which state Bhagwan Mahavir Wildlife is situated at?

- A) Maharashtra
- B) Gujarat
- C) Goa
- D) Madhya Pradesh

Answer : C



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Q.8. Ghode Modni is a folk dance of which Indian state?

- A) Goa
- B) Rajasthan
- C) Tripura
- D) Arunachal Pradesh

Answer : A

Q.9. Where is the North Atlantic Treaty Organization (NATO) headquartered ?

- A) Vienna, Austria
- B) Brussels, Belgium
- C) Geneva, Switzerland
- D) Paris, France

Answer : B

Q.10. What is the National Heritage Animal of India ?

- A) Panther
- B) Lion
- C) Tiger
- D) Elephant

Answer : D



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KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



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NAME - ISHITA GARG
ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



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NAME - NIPUN
ROLL NO - 1533002831
SELECTED IN - RRB CLERK
STATE - HARYANA



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NAME - PRAVEEN
ROLL NO - 1801005776
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



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Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
State : Telangana

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NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



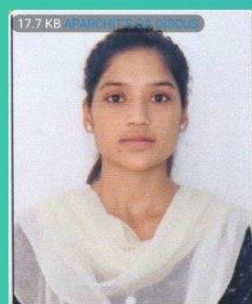
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NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



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NAME - GURIYA KUMARI
ROLL NO - 1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
BANK



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NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



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IBPS RRB CLERK
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JOURNEY FEELING PROUD

NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK